

gÿ vi vev I qvK& K'vk Rgv wnmve tLvj vi Avte` b dig
(Mudaraba Waqf Cash Deposit Account Opening Form)

(e'w³K/ A-e'w³K wnmve)
(Individual/Non-Individual Account)



৳৳৳৳ ৳৳৳৳ : Title of the Account:	
৳৳৳৳ ৳৳ : Account No:	
BD৳৳K K৳ ÷ gvi AvB৳W ৳KvW : (Unique Customer ID Code):	

Islami Bank Bangladesh Limited

Based on Islamic Shariah

w b(Day) gim (Month) eQi (Year)

Zwi L: Date					
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e`e`vcK,
The Manager
Bmj vgx e`vsK ersj v` k wj wjUW
Islami Bank Bangladesh Limited
.....KvLv (Branch) |



Rbve,
Sir
Avm`nvj vgyAvj vBKg |
Assalamu Alaikum.

Awg/Avgi v Avcbvi kvLvq GKUl gj`vi ven I qvKvl K`vk Rgv wnmve tLjvi Rb` Av`e` b Ki wQ | Avgi/Avgv` i wnmve mspvS-I e`w`MZ we`wi Z`_` w`b`æc0 vb
Ki j vg | I/We, hereby, apply for opening a Mudaraba Waqf Cash Deposit Account at your branch. In this regard, I/We submit my /our account related as well as detailed personal
information at your end.

1. wnmve wk`i vbvg (ersj vq): Account Title (In Bangla)					
Bs`i RixZ (Block Letter): In English					
2. wnmveavi xi (I qvKvcd) bvg (Name of Account holder(Waqif) t (K) (L) (M)					
3. gj` t (wJK w` b): <input type="checkbox"/> UvKv <input type="checkbox"/> Wj vi <input type="checkbox"/> BD`i v <input type="checkbox"/> cvDU <input type="checkbox"/> Ab`vb` Currency (please tick): Taka Dollar Euro Pound Others.....					
4. Ab` tKvb e`vsK cwi Pwj Z wnmve Av`Q wK (wJK w` b)?: <input type="checkbox"/> nuv <input type="checkbox"/> bv DEi nuv n`j :. Account maintained in other Bank (if any) (please tick): Yes No If yes:					
e`vsK`i bvg Bank's Name	KvLvi bvg Branch's Name	wnmve bs Account No	cwi Pwj bvKZ wnmve`i cKwZ (wJK w` b) Nature of operating account(please tick)		
K)	K)	K)	<input type="checkbox"/> Rgv wnmve Deposit A/C	<input type="checkbox"/> we`b`qvm/FY wnmve Investment/Loan A/C	<input type="checkbox"/> Ab`vb` Others
L)	L)	L)	<input type="checkbox"/> Rgv wnmve Deposit A/C	<input type="checkbox"/> we`b`qvm/FY wnmve Investment/Loan A/C	<input type="checkbox"/> Ab`vb` Others
M)	M)	M)	<input type="checkbox"/> Rgv wnmve Deposit A/C	<input type="checkbox"/> we`b`qvm/FY wnmve Investment/Loan A/C	<input type="checkbox"/> Ab`vb` Others

*c`qvr`b AvZwi`3 KvMR e`envi Kip(Additional paper used if required) |

5. c0`wgK Rgvi cwi gvY(Amount of initial Deposit) t
- [b`bZg Rgv UvKv 1,000/- (GK nvRvi UvKv) gvI [hv ci eZ`Z Aek`B Kgc`i] UvKv 10,000 (` k nvRvi UvKv) gvI -G DbwZ Ki `Z n`e]
[Minimum deposit Tk.1000.00 (One thousand) only, which must be increased up to minimum Tk.10,000.00 (Ten thousand) only].
6. tgyU I qvKvKZ A`P` cwi gvY (tNwv Z) Total Waqf Amount(Declared) t
7. wKv` i cwi gvY (hv` wKv`-w`w`EK nq) Amount of installment (if installment basis) t
8. K`vk I qvKv`di D`i k` (Purpose of Cash Waqf) t
9. I qvKv` wnmve`i g`b`v`d`v tK e`Jb Ki `eb (wJK w` b) t e`vsK (Waqf Management Committee) I qvKv Df`q
Who will distribute the profit of Waqf Account (Please tick) Bank Waquif Both
10. I qvKv` KZ` g`b`v`d`v e`w`Z n`j (g`b`v`d`v e`J`bi Rb`) m`Aqv/Pj wZ wnmve b`e` wj Lp t
- Mention of Account Number (Saving/Current) if profit distribute by Waquif
11. g`b`v`d`v e`J`bi c0`ebv (gvwK/evrmwv K) Proposal for distribution of profit (monthly/yearly) t
12. we`k`i w`b` Rbv (hv` _v`K) Special instruction (if any) t

স্বীকৃত প্রবন্ধী Z (Information of the introducer) :

13. (K) বর্গ (এসজি বর্গ) : Bst RrtZ:
 Name (In Bangla) In English
 (L) নামে বস: RvZiq cwi Pq cT bs:
 Account No National ID No
 (M) ক্রমিক বর্গ (Branch Name): Tuj tdb bs (Telephone No):
 (N) স্বাক্ষর (Zwi Lmn) Signature (with Date): MntKi mvT mruK (Relation with the customer):
 (O) Employee ID No (Avte bKvix e'vsKi Staff ntj):

এসবি কেবলি Rb (For Bank use only)

স্বীকৃত প্রবন্ধী নামে তলবি জি L স্বীকৃত প্রবন্ধী KZK স্বীকৃত প্রবন্ধী মসল:
 Introducer's A/C opening date Number of introduction given by the introducer

স্বীকৃত প্রবন্ধী বর্গে তলবি Sanction এর Adverse Media Report AvtQ tk? nu bv
 Is there any Sanction or Adverse Media Report against introducer? (please tick) Yes No.

আমি নিচে স্বাক্ষর করেছি এবং স্বীকৃত প্রবন্ধী Z-এর মতবাহুলি হতে নিশ্চিত হয়েছি যে, উপরে উল্লিখিত তথ্যের সত্যতা যাচাই করে নেওয়া হয়েছে এবং স্বীকৃত প্রবন্ধী KZK-এর মতবাহুলি হতে নিশ্চিত হয়েছি যে, উপরে উল্লিখিত তথ্যের সত্যতা যাচাই করে নেওয়া হয়েছে এবং স্বীকৃত প্রবন্ধী KZK-এর মতবাহুলি হতে নিশ্চিত হয়েছি যে, উপরে উল্লিখিত তথ্যের সত্যতা যাচাই করে নেওয়া হয়েছে।
 I, the undersigned, have verified the above mentioned information of introducer properly & inserted the data by proper screening procedure & certified that introduction of introducer for opening the account may be accepted.

চলতি প্রবন্ধী (Verifying) Employee ID No **চলতি প্রবন্ধী KGRZP (বর্গে মজ মন স্বাক্ষর) I Zwi L**
 Verifying Officer (Seal with name, signature & date)

* স্বীকৃত প্রবন্ধী এসবি কেবলি মন নত, নামে তলবি KGRZP মসল মতবাহুলি স্বীকৃত প্রবন্ধী কেবলি মন নামে তলবি তলবি চিহ্ন।
 If the applicant existing customer, the account will be opened without introduction after satisfaction of A/C opening officer.
 * স্বীকৃত প্রবন্ধী Employee ntj HRM system Gi Data Card চলতি প্রবন্ধী নামে তলবি তলবি চিহ্ন।
 If the applicant is employee of the Bank, account will be opened after verification of data card by HRM system.

14. চলতি প্রবন্ধী ঠিকানা (Address of Firm) t
 (K) নিবন্ধিত ঠিকানা (Registered Address) t
 (L) কার্যালয়/অফিস ঠিকানা (Business place/Office Address) t
 (M) কারখানা/শিল্প কারখানা ঠিকানা (Address of Factory/Industry) t
 15. বাণিজ্য লাইসেন্স নং t Bmj Zwi Lt BmjKvix KZK t
 Trade License No. Date of Issue Issuing Authority
 16. নিবন্ধিত KZK I t k (Registration authority and country) t
 17. নিবন্ধিত নং (Registration No.) t Zwi L (Date) t
 18. ইউ.এ.আই. নং (Tax ID No.) t ফিউ টিআই নং (হিউ.এ.আই.) VAT Reg. No. (if any) t
 19. কার্যের বিবরণ (বিবরণ) Nature of business (Detailed) t
 20. আর্থিক উৎস/ উৎসের উৎস (উৎসের বিবরণ) t
 Source of Fund/ Sources of Fund (To be mentioned in specified and detailed)

স্বীকৃত প্রবন্ধী (Declaration & signature):

21. আমি/আমি GB গৃহীত শর্তাবলি চলেছি এবং নিশ্চিত করেছি যে, উপরে উল্লিখিত তথ্যের সত্যতা যাচাই করে নেওয়া হয়েছে এবং স্বীকৃত প্রবন্ধী KZK-এর মতবাহুলি হতে নিশ্চিত হয়েছি যে, উপরে উল্লিখিত তথ্যের সত্যতা যাচাই করে নেওয়া হয়েছে।
 I/We confirm that the information given are correct. We have read all the rules /conditions attached herewith and will be obliged to abide by me/us. I/We will provide other concerned information/documents as per your requirement .

 স্বীকৃত প্রবন্ধী বর্গ, স্বাক্ষর I Zwi L স্বীকৃত প্রবন্ধী বর্গ, স্বাক্ষর I Zwi L স্বীকৃত প্রবন্ধী বর্গ, স্বাক্ষর I Zwi L
 Name of the applicant, Signature & Date Name of the applicant, Signature & Date Name of the applicant, Signature & Date

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গুরুত্ব: (Remarks)	এসজি কেবলি এসবি কেবলি কোড (BB Sector Code)	SBS-2				
		CIB				
		Type of Deposit				

নামে তলবি KGRZP (বর্গে মজ মন স্বাক্ষর) I Zwi L **অনুমোদিত প্রবন্ধী KGRZP/ক্রমিক প্রধান (বর্গে মজ মন স্বাক্ষর) I Zwi L**
 Account opening officer (Seal with name, Signature & Date) Authorized officer/Head of Branch (Seal with name, Signature & Date)

নামম্বে মস্কো এনসি মস্‌ম্বে-জ-বেজি ডিগ

Customer Information Form (CIF)

(নামম্বে তল্‌জি বি আবে` বক্‌বি x GKwaK এনসি নত্‌জি চাঁজ` K#K ডি গ্‌জি GB Ask (দাঁজ` K#K) আর্জি v vfvf cıYceK ডি গ্‌জি গ্‌জি As#ki mvt_ mshj# Ki tZ n#e|)
 (If the applicant are more than one, photocopy of this part of AOF to be filled in separately by each applicant and to be attached with the original AOF)

1. MñK/ cwi Pvj #Ki bvg (ersj vq) t.....
 Name of Customer/Operator (In Bangla)

Bs#i RxtZ (Block Letter) t.....
 In English

2. নামম্বেই মব্‌ত্‌ মপ্‌উক (Relation with the A/C) t আবে` বক্‌বি x (Applicant)

3. ঝZvi bvg (ersj vq) t.....
 Father's Name (In Bangla)

Bs#i RxtZ (Block Letter) t.....
 In English

4. gvZvi bvg (ersj vq) t.....
 Mother's Name (In Bangla)

Bs#i RxtZ (Block Letter) t.....
 In English

5. ঁvgw/ ঁxi bvg (ersj vq) t.....
 Name of the Spouse (In Bangla)

Bs#i RxtZ (Block Letter) t.....
 In English

6. RvZiqZv t.....
 Nationality

7. Rb#Zwi L t..... WK w` b c#i 1 g#ij v ZZxq wj ½
 Date of birth Please Tick Male Female 3rd Gender

8. Rb#` vb t..... RvZiq cwi PqcT bs t.....
 Place of birth National ID No.

9. tckv (ঝে` ঝি Z D#j LceK `w#j j w` c#v b Ki tZ n#e) t.....
 Occupation (Please mention in detailed and produce the related documents)

10. cwm#cu#b#t (hw` _y#K) Passport No.(if any) t..... Bmj Zwi L (Issuing date) t.....

11. U`v` AvBwW b#t (TIN No.) t..... WbWrf#s j vB#mY b#t (Driving License No).....

12. eZ#vb wKvbr (Ave#m` j) t.....
 Present address (Residence)

#Uj t#vb t ev#v t..... Aw#m t..... tgv#Bj t.....
 Telephone : (Residence) Office Mobile

B-#gBj (E-mail) t..... d`v` (Fax)t.....

13. `vqx wKvbr (Permanent address)t.....

14. tckvMZ wKvbr (Business Address) t.....

15. t#mWU Kw#m#m#s#-Z` t BmjKvi x c#Z#vb I Kw#b#t t (1) `vbxq..... (2) AvSR#ZK.....
 Information regarding Credit Card: Issuing Organization & Card No. : Local International

16. #i m#WY ÷ `vU#m (WK w` b) t #i m#W#J bb-#i m#W#J
 Residence status (please tick) Resident Non-resident

17. bb-#i m#W#J ersj v# kx n#j wb#e# Z`w` c#Y Ki t#eb (The following information to be filled in, if the customer is Non-Resident Bangladeshi)

Passport No. Date of Issue.....
 Issued by..... Issued at.....
 Date of Visa (If available)..... Validity date of Visa.....
 Issuing authority of Visa..... Occupation.....
 Foreign address.....

18. Introduced by Bangladesh Embassy/Bonafide Account Holder of any Branch/IBBL Representative working abroad (In case of those only who wish to open account from abroad):

19. MñK FATCA cwi cyj #bi Rb` thvM` wK bv? n#v bv| D#i n#v n#j , FATCA cwi cyj b w#w#Z Ki v n#q#Q wK bv? n#v bv
 Whether the customer is eligible for complying with FATCA ? Yes No. If yes, has the FATCA compliance been ensured? Yes No

Seal & Signature(Bangladesh Embassy/Account Holder/IBBL Representative) Seal & Signature of A/C Opener আবে` বক্‌বি xi ঁ#ji, Zwi Lmn (Applicant's Signature with Date)

* ঁ arg#t Rb#be#b mb` c#i c#v bceK নামম্বে তল্‌জি বি ঁ#ji Rb#be#b mb` c#i i AvZwi` MñK/নামম্বে cwi Pvj bKvi xi আর্জি vK#P#m#n` th` tK#b cwi #P#Zc#i` c#v b Ki tZ n#e|
 In case of opening of account by only Birth Registration Certificate, the customer has to submit, in addition, any photo paste ID.

* MñK/ নামম্বে cwi Pvj bKvi xi Proof of Address Gi` t#t#j WK#g#m#m#s#Mñ Ki tZ n#e| Documents to be collected in favor of proof of address of customer/account operator.

চাঁহর" মোগ্বেj x (Applicable Rules):-

KZRej x (Conditions) t

1. GIL inmevaxi MhK Ges Bmj vgx e'vsk ersj vř k wj wgtuWvi gta" m=umi Z Bmj vgx ki xqin wriEK GKIL gj vi vev Pn³ (This is a Mudaraba contract based on Islamic Shariah accomplished between the account holder and Islami Bank Bangladesh Limited)|
K. GLvrb inmevaxi MhK nřQ Omvine Avj -gyj 0 (AŁP gwj K) Ges e'vsk nřQ 0gyj wi e0 (Kvi eri mSMVK)| In the contract, the account holder is called "Shaheb Al Maal" (Owner of the fund) and the Bank is "Mudarib"(Entrepreneur/Business Organizer)|
L. gj vi vev I qvKd K'vk Rgv wpi "vq" vb wntte MhY Kiv nq| GB inme tLvj vi ci Avi eU Kiv hvte bv| Zte I qvKd Gi RieI kvq Zvi Avte bti tcmjZ D³ inme "vbsř-eU eU Kiv hvte"| Mudaraba Waqf Cash Deposit is received as Perpetual Endowment. The account can not be closed after its opening. But as per application of waquif in his life time, the account may be transferred or closed.
M. e'vsk gj vi vev Znej wbtqm Kti c0B Avtqi Kgcř| 65% wbañi Z I tqtUR Gi wriEK Omvine Avj -gyj 0 Gi gta" eUv Ki te| wbtqm tj vKmb ntj Omvine Avj -gyj 0 Zv enb Kti (Bank distributes minimum 65% of its earned income on the basis of weightage to "Shaheb Al Maal" through the investment of Mudaraba fund. Loss will be born by "Shaheb Al Maal")|
N. Bmj vgx ki xqin eWZ bWZgyj vi wriEK e'vsk GB A_@RgmhY Kti Ges RgvKZ A_@kpgvř Bmj vgx ki xqin m=šZvř wbtqm Kti (Bank receives the fund on the basis of Islamic Shariah Principle and invests the same in accordance with the guidance of Islamic Shariah)|

inme cñ Pj bñ mogañe j x (Operational rules for Accounts)

02. mř "gw" Z< c0Beq< (Pn³ Ki řZ mg_) th řKvb ersj vř kx bñmvi K Bmj vgx e'vsk ersj vř k wj wgtuW-Gi th řKvb kvLvq řKej gvř GB inme tLvj vi Dř řK" gw" Z Avte b di tgi gra"řg GB inme Lj řZ cñ teb| Any Bangladeshi citizen having sound mind (eligible to make contract) can open this account in any Branch of Islami Bank Bangladesh Limited through the printed Application Form prepared for this purpose.
03. gj vi vev I qvKd & bM" Rgv inmvte (Perpetual Endowment) gj vi vev bWZi wriEK bM" Rgv MpxZ nq| I qvKd cñ e'vsk I qvKd KZ dvU e"řcbvi "wqZ" cvj b Ki te| I qvKd Zvi wri KZ mgj q A_@GKKyř b K'vk Rgv w"řq I qvKd inme Lj řZ cñ b A_ ev vZvb b-bZg UvKv 1000/- (GK nřRvi) gvř Rgv w"řq I qvKd inme i iYKi řZ cñ b| wKš'řgv Rgv UvKv 10.000/- ("k nřRvi) gvř G Dbwř Ki řZ nte| řm řřř řgv Rgv UvKv 10,000/- cY@bv nI qv chšZ D³ inmvte j f'vsk e'vsk I qvKd e"řcbv KvgU KZř inme tLvj vi di tgi eWZ A_ ev ki xqin m=šZ Ab" th řKvb LvřZ e"q Kiv nte| cieZř chřřq GK nřRvi UvKv ev Zvi "wYZK Rgv w"řZ cñ teb| cñ qvř b msk0 AvBbKvř b I kZvřj x cñ cvj b mvtcřř| řeř křk gj řq I G inme tLvj v hvq| Mudaraba Waqf Cash Deposits will be received as Perpetual Endowment on Mudaraba principle Bank will manage the waqf Fund on behalf of the waquif. Waquif will have the right to create cash Waqf at a time or he/she may start with a minimum deposit of Tk.1,000/- (Taka one thousand) only. But total deposit must be increased upto Tk.10,000.00. In that case, profit of this account will be expended by waqf management committee as the sector mentioned in account opening form or any sector approved by shariah until completing the total deposit of Tk.10,000.00. Subsequent deposit can also be made in the in thousand or in multiple of thousand taka. If necessary, foreign currency may be accepted on complying with relevant rules/formalities.
04. řm řZ gj vi vev I qvKd & Znej gj vi vev bWZi wriEK cñ Pwj Z nq, řm řZ I qvKd inmvte c0 E UvKvi cñ gvY Ařř b0v I vKřZ cñ b| gj vi vev bWZ Abhvqx e"emvq h" řKvb tj vKmb nq Zv I qvKd Rgv řKř wKj b Kti mg=0 Kiv nte| Dř řK Kiv řZ cñ b th, řKej gvř j f'vsk I qvKd KZř wbt řKZ LvřZ/Dř řK" B e"vqZ nte| AevřZ gbdv gj I qvKd inmvte i mř "řqmvřvř thvM nte Ges Zvi Dci h_vbqřg gbdv AvřZ nte| The Waqf amount may not remain intact as the fund is operated as per Mudaraba Principle. As per Mudaraba Principle if any loss is incurred in course of business the loss is to be covered to the debit of the Waqf deposit. To be mentioned that the profit amount only will be spent for the purpose(s) specified by the Waquif. Undistributed profit amount will automatically be added to Waqf amount and earn profit to grow over the time.
05. I qvKd e"řcbv KvgU I qvKd Znej e"řcbv Ki teb| I qvKd Znej i Ae"řcbv ev Ab" řKvb Kvi řY h" řKvb mskq mř ev Avř řhvM Dř wcz nq, Zv řZ I qvKd e"řcbv KvgU wcl qu chřřř vPbv Ki teb Ges GB KvgU i m=šZB P0vřZ eř wteřPZ nte| The Waqf Management committee will manage the waqf fund. Moreover, if any dispute/objection is raised by the waquif in connection with the mismanagement of the waqf fund or for other causes, in that event the issue will be discussed by the waqf management committee and the decision of the committee will be final.
06. GB cKř i Avř Zvř msk0 I qvKd inmvte i e"řZř (Anniversary) e'vsk gbdv c0 vb Kti | Zte řKvb I qvKd h" gwM gbdv wbtZ AvMh nb, Zv wteřPbv ceř gwM gbdv c0 vb wriEK I qvKd inmvte tLvj v hvte| řm řřř řKvb Ae"řZB gbdvi Ask AevřZ ivLv hvte bv| A_ř msk0 gvř i jřf Aek" B D³ gvřm eUv Kti w"řZ nte| I qvKd mg"Z gbdv/Avřsk gbdv Zvi wbañi Z Dř řK"/LvřZ e"q Kivi Rb" e'vsk řK wbt ř w"řZ cñ b| The profit will be provided to the respective waqf account on yearly basis. Monthly profit paid based waqf account will be opened considering the case if any Waquif is interested to take profit in monthly. In that case, profit will not be kept undistributed in any condition. i.e. profit of the respective month must be distributed within the same month. Waquif may instruct the Bank to spend the entire profit/partial profit for the respective purpose/sector specified by him/her.
07. K'vk I qvKd Rgv Qvřbv i wKř i gva"ř MpxZ nte Ges řwM Z UvKvi cñ gvY hLb m=šY Rgv nte, ZLb I qvKd mb" c0 vb Kiv nte| Cash Waqf deposit will be received through printed receipt and when the deposit of declared amount is completed waqf certificate will be provided.
08. GB inmvte i řřř řKvb řPK eB c0 vb Kiv nq bv| No cheque book is provided in case of this account.
09. e'vsk KZř wbañi Z Zvj Kvřř Lvřmgřni ga" řK A_ ev Bmj vgx ki řqvn & Abřgvř th řKvb Lvř teřř bqv i Avř Kvi I qvKd i vKř| Waquif will enjoy the right to choose from the enlisted sectors determined by the Bank or approved by the Islamic Shariah.
10. I qvKd inmvte AvřZ gbdv I qvKd i B"Qv Abhvqx eUv I "vbsřZvi Z Kivi Rb" GK ev GKwaK mĀqv/Pj wZ inme msk0 kvLvq cñ Pj bv Kiv hvte| One or more savings/current accounts can be maintained in the concerned Branch to distribute and transfer earned profit of waqf account as per instruction of Waquif.
11. Bmj vgx e'vsk ersj vř k wj wgtuW G I qvKd KZř cñ Pwj Z Pj wZ/mĀqv/GgGmGb inme řK (Abřgvř b mvtcřř) I qvKd KZř wbañi Z wK" Z I qvKd inmvte Rgv Kivi Rb" "řq wbt ř w"řZ cñ b| GB inme řK AveMvř Ki/Ab"v" Ki/Pvřmi Kivi wbt ř Abhvqx KZř Kiv nte| Waquif can give permanent instruction to deposit pre-determined installment to waqf account from current/savings/MSN account maintained by Waquif in Islami Bank Bangladesh Limited. (Excise Duty/ Other Tax and Charges of the Bank will be realized as per Govt rules)|
12. wK" Z wriEK K'vk I qvKd GKvD řřř řřř h" I qvKd wK" Z Rgv w"řZ e"řnb Zv řZ Dvj wLZ mgřqi gta" th wK" Z řZ v Rgv ř qv nřřř Zvi I ci gbdv c0 vb Kiv nte| cieZřř I qvKd cñ vq Zvi inmvte wK" Z Rgv ř qvi mřřwM cñ teb| Dř řK Kiv řZ cñ b th, řKvb I qvKd cñ cñ ev řř i řek wK" Z řLj vcx nřZ cñ teb bv| If waquif is failed to deposit installment in case of installment based cash waqf account, profit will be distributed only on the deposited fund. Waquif will get opportunity to deposit rest of the installment in the next time. It is to be mentioned that, Waquif can not keep the installment due for five times consecutively.
13. I qvKd i gZř ntj I qvKd inmvte i gbdv Zvi wbt řKZ LvřZ/Dř řK" e"vq Kiv nte| Gřřř řwM Z cñ gvř i řřř Kg A_@Rgv nřř vKř gZř DE i wKvix (MY) emK Ask Rgv w"řZ cñ teb| Profit will be spent of Waqf account on the instruction of Waquif, in case of his/her death. In this case, if the deposited amount is less than the declared amount, successors of the deceased account holder can deposit the rest of the amount.

14. I qvKxd A_ev Zvi gZiZt DËi waKvix/bwgbox hwr Zvi wmwte Zvi wKw`Z Rgv w`z e`nq, Zte wZwb/Zvi v GB gZgWj wLZfvte Abjiva Rvrvteb th, wZwb I qvKxd wmwte i tNwL Z cwi gvYi wKw`Z, t j v Rgv w`z Acvri M| AZtci kvLv e`vcKki Abjigv b cwb mvtc`f th cwi gvY UvKv I qvKxd wmwte G chS`Z Rgv n`q`q` tmb cwi gvB A`P`Rb` K`vk I qvKxd mb` cwb Kiv n`te | In case of the failure of the Waqif or successors/nominees after his death to deposit the installment, in that case he/they may request in writing to the effect that he is unable to deposit the installments of the declared amount of waqf account. Afterwards, Cash Waqf Certificate will be provided considering the amount so far deposited to waqf account after obtaining approval from the branch incumbent.
15. th LvZ /D`f`k` I qvKd wmwte i g`v`v`e`q` Kiv n`te Zv hwr` tkl / Aw`ZZ`xv / wbt`kl n`q` hvq Zvntj D`3` g`v`v`e`q`i` Ab` LvZ / D`f`k` wmwte tLvji mgq w`tkl w`b` Rbvq Aek`B` D`j`k` Ki`z` n`te | hwr` D`v` D`j`k` Kiv b`v` n`q` A_ev` tKvb Rwlj Zv` f`Lv` f`q` Zte G`f`f`f` I qvKxd e`vcYv Kvgvji wmw`v`S`Z` PovS`z` e`j` w`te`w`P`Z` n`te | If the goal/purpose of Waqf is ended/destroyed, where the profit of the Waqf account will be spent must be mentioned as a special indication at the time of opening of the Account. If it is not mentioned or if any contradiction arises, the Waqf Management Committee's decision in this regard shall be treated as final.
16. gvwb j`U`w`is` cwb`z`i`va` AvBb-2012, mS`ym` w`e`f`vax` AvBb-2009, mS`ym` w`e`f`vax` (m`st`krab) AvBb-2012 I` e`vs`j`v`f`k` c`v`Bb`w`y`q`y` B`f`l`uj` t`R`Y` B`D`w`U` (w`e`G`d`Av`B`B`D`), e`vs`j`v`f`k` e`vs`K` K`Z`K` mg`t`q` mg`t`q` R`v`i`k`Z` m`v`K`f`v`i`/b`w`i`Z`g`v`j`v` Ab`h`v`q`x` M`b`n`K` e`vs`K`i` P`w`i`v` t`g`v`Z`v`t`e`K` th` t`K`vb` Z`_` m`i`e`i`v`n` K`i`z` e`v`a`_`v`K`t`e`b`| e`vs`K` th` t`K`vb` t`i`M`t`j` U`i`x` A`_`w`i`w`i` P`w`i`v` Ab`h`v`q`x` Z`_` c`v`b` K`i`z` c`v`i`t`e`| Customer is obliged to submit any information as per demand of the Money Laundering Prevention Act-2012(Revised 2015), Anti Terrorism Act-2009(Revised 2012-2013), Rules -2013, Local/Abroad Financial Intelligence Unit (FIU) and Circulars/Rules issued time to time by Bangladesh Bank| Bank can provide the information as per demand of any regulatory authority.
17. e`vs`K` c`d`q`R`b`t`e`v`t`a` mg`t`q` mg`t`q` GB` c`k`f`i` i` w`b`q`g` K`v`b`p` c`w`i`e`Z`B`i` c`w`i`e`a`B`i` m`st`h`v`R`b`i` w`e`t`q`v`R`b`i` m`st`krab` K`i`v`i` A`w`a`K`v`i` i`v`t`L`| Bank can change, add, amend or nullify any rules related to this account as required from time to time.
18. GB` D`f`k` e`vs`K` K`Z`K` Z`w`ij` K`v`f`f`p` w`b`a`f`i` Z` Lv`Z`m`g`a`n`i` w`b`a`f`e`G`e`s` I` qv`K`x`d` w`b`a`f`e` Z`w`ij` K`v`f`f`p` Lv`Z`m`g`a`n`i` g`a` t`_`t`k` A`_`ev` B`m`j` v`g`x` k`i`x`d`q`v`n` Ab`j`g`w`i` Z` Ab` th` t`K`vb` Lv`Z` w`b`e`f`p`b` K`i`v`i` G`L`w`Z`q`v`i` i`v`t`L`b`| Lv`Z`m`g`a`n`i` Z`w`ij` K`v` w`b`a`f`e`c`d`E` n`t`j`v`t` The following determined sectors enlisted by Bank and Waqif enjoys discretion to choose any sector enlisted by Bank or authorized by Islamic Shariah. The list of sectors are given below:
19. (K) c`w`i`e`m`i`K` c`p`e`f`f`m`b` t` 1. `w`i`^`a` m`x`g`v`i` b`x`p` e`m`e`v`m`K`v`i`x` c`k`Z` `w`i`^`f`i` A`e`v`i` D`b`q`b`| 2. k`v`i`x`i`K` c`d`Z`e`w`U` G`e`s` m`j`e`a`v` e`w`A`Z` t`j`v`K`f`i` c`p`e`f`f`m`b`| 3. i`v`Z`v`i` w`f`f`K`f`i` c`p`e`f`f`m`b`| 4. A`m`n`v`q` g`v`n`j`v`f`i` c`p`e`f`f`m`b`| 5. b`M`i` e`w`Z`e`v`m`x`f`i` D`b`q`b`| Family Rehabilitation: 1. Development of condition of real poor, live under poverty level.2.Rehabilitation of autistic & deprived people.3.Rehabilitation of street begger.4.Rehabilitation of destitute women.5. Development of people, live in urban slum. (L) w`k`f`v`i` I` K`w`o` t` 6. G`v`Z`g`f`i` w`k`f`v`i` A`_`f`f` e`B`C`I` G`e`s` K`v`c`o`-P`i`p`c`o` w`e`b`v`g`t`j` m`i`e`i`v`n` K`i`v`| 7. `f`f`Z`v` D`b`q`b` K`f`i` h`_`v`_`w`k`f`v`i` D`b`q`b` I` m`a`u`f`w`i`Y`| 8. M`t`n` A`e`v`b`K`v`i`x` w`k`i`f`i` R`b` A`c`h`i`Z`o`m`b`K` w`k`f`v`i` m`j`e`a`v` c`v`b` (t`h`g`b`-g`v`t`q`f`i` w`k`f`v`i` K`g`f`f`p`w`i` w`k`k`y`c`v`w`i`)| 9. k`v`i`x`i`K` w`k`f`v`i` G`e`s` t`l`j`v`a`j`v`i` m`j`e`a`v`| 10. B`m`j` v`g`x` K`w`o` I` H`w`Z`n` m`s`i`f`f`Y` G`e`s` w`k`f`i` K`j`v`i` D`b`q`b`| Education & Culture: 6.Education of orphans i.e supplying books & cloths at free of cost. 7. Expansion and development of proper education for skill development. 8.Providing opportunity of informal education for children stay at home (such as mother's educational program, children literature) 9.Physical education and sports facilities.10. Conserving to Islamic culture & tradition and art development.
11. B`m`j` v`g`x` k`i`x`d`q`v`n` A`v`t`j`v`t`K` `v`l` q`v`Z`v` K`g`K`v`U` c`w`i`P`r`j`b`v`| 12. e`w`f`e` c`v`b`f`b`i` g`v`a`t`g` A`m`n`v`q` w`k`i`f`i` w`k`f`v`i`q` m`n`v`q`Z`v` K`i`Y`| 13. m`v`a`v`i`Y` K`w`i` M`i`x` w`k`f`v`i`q` m`n`v`q`Z`v` `v`b`| 14. `M`g` I` A`e`t`n`j`Z` G`j`v`K`v`q` w`k`f`v`i`q` m`n`v`q`Z`v` K`i`Y`| 15. w`e`t`k`l` t`K`vb` G`j`v`K`v`q` g`v`t`m`v`_`t`j`_` K`t`j` t`R` A`_`f`q`b` K`i`v`| 16. D`c`h`p` w`b`f`f`k`j` t`c`v`l`f`i` w`k`f`v`i`Z` K`f`i` t`z`j`v`| 17. g`v`Z`v` I` t`c`v`l`f`i` i` `f`j`Z` `f`i` Y`v`t`_`w`k`f`v`i`v` M`t`e`l`Y`v`_` a`g`f`q` I` m`v`g`w`R`K` t`m`e`v` `v`b` c`k`f`i` i` f`f`f`f` m`n`v`q`Z`v` c`v`b`| 18. O`w`k`f`v`i`v` t`P`q`v`i`O` c`d`Z`o`v` K`i`v`| 11. Conduction of Dawah activities as per Islami Shariah.12. Conduce of education to forlorn children by giving scholarsip. 13. Conduce to general vocational education. 14. Conduce of education to empassable and forlorn area.15. Financing to Madrasha, School, Collage particular area. 16. Educating to deserving dependents/ dependants 17. Supporting any project in the area of education, research, religious and social service for recollect the momory of mother and dependants. 18. Establishing of " Educational Chair "
- M) `f`f` I` c`q`c`t`c`v`j`x` t` 19. M`g` `f`f`t`m`e`v` I` c`w`i`@`k`i`-c`w`i`Q`b`z`v`| 20. M`q`v`j`x`_`t`j`_` g`m`i`R`_` e`w`Z` B`Z`w`i`z` w`e`i`x` L`v`e`v`i` c`w`b` m`i`e`i`v`n`K`i`Y`| 21. w`e`t`k`l` K`f`i` `w`i`^`a`R`b`t`m`v`o`x`i` R`b` n`v`m`c`v`Z`j`_` w`k`w`b`K`_` `f`f`t`m`e`v` t`K`^`a` K`g`f`f`p`x` B`Z`w`i` c`d`Z`o`v`K`i`Y`| 22. `f`f` c`w`i` P`h`f`_` M`t`e`l`Y`v` G`e`s` w`e`t`k`l` t`K`vb` t`i`v`t`M`i` M`t`e`l`Y`v` K`i`v`| Health & Sanitation: 19.Village health service and neat & cleaning. 20. Supplying of pure drinking water to housework, School, Mosque, Slum etc.21. Establishing of Hospital,Clinic, Health service centre program etc. especially for needy peoples.22. Health care, research and research in particular disease.
- N) m`m`g`w`R`K` D`c`t`h`w`M`Z`v` t`m`e`v` t` 23. w`e`Z`i`K`Z` w`e`l`q`m`g`a`n`i` w`b`a`f`e`K`i`Y` (t`h`g`b` M`g`_` g`v`g`v`m`g`a`)| 24. `f`f`g`v`n`j`v`f`i` A`v`B`b`M`Z` A`w`a`K`v`i` c`d`Z`o`v`i` R`b` A`v`B`b`x` m`n`v`q`Z`v` c`v`b`| 25. `w`i`^`a` e`w`ij` K`v`f`i` t`h`S`Z`K` w`e`n`x`b` w`e`t`q`f`Z` m`n`v`q`Z`v`K`i`Y`| 26. M`g` A`A`t`j`i` i`v`Z`v`-N`w`U` i`f`f`v`t`e`f`f`Y` G`e`s` e`f`f` t`i`v`c`Y`| 27. b`l` g`m`j`g`f`i` c`b`e`f`f`m`b` K`i`v`| 28. k`w`i`S`z`i`c`h` A`g`m`j`g`f`i` m`n`v`q`Z`v`K`i`Y` G`e`s` Z`v`f`i` m`g`m`v`m`g`a`_`f`i`x`K`i`Y`| 29. R`q`v` G`e`s` m`g`v`R` w`e`f`vax` K`v`h`K`j`v`c` t`h`g`b`-P`a`i` I` A`b`v`b` A`m`i`g`w`R`K` K`v`h`K`j`v`c` c`d`Z`i`v`t`a` R`b` m`P`Z`b`Z`v` m`i`p`K`i`Y`| 30. R`b`m`v`a`v`i`f`i` D`c`t`h`w`M`x` t`m`e`v`m`g`a`n`i` c`d`Z`o`v` G`e`s` D`b`q`b`| 31. A`v`q` G`e`s` A`v`q` e`w`i`f`Z` c`k`f`i` i` g`m`i`R`_`m`g`a`n`i` i`f`f`v`t`e`f`f`Y`| 32. A`v`q` G`e`s` A`v`q` e`w`i`f`Z` c`k`f`i` i` w`e`t`k`l` K`f`i` K`e`i`v`b`m`g`a`n`i` i`f`f`v`t`e`f`f`Y`| 33. A`v`q` G`e`s` A`v`q` e`w`i`f`Z` c`k`f`i` i` w`e`t`k`l` K`f`i` C`M`v`n`t`g`a`n`i` i`f`f`v`t`e`f`f`Y`| (Service of social utility): 23. Settlement of disputed issues (such as village litigation), 24. Providing legal aid to destatute women to establish their lawful rights.25. Assist in arranging dowryless marriage(s) to needy girls.26. Maintenance of public roads and tree plantation in the villages.27. To rehabilitate the Reverted Muslims (New-Muslims) 28. Providing assistance to peace-loving Non Muslims and solving their problems.29. Creating social awareness to prohibit gambling and other social vices, such as, theft and other anti social activities.30.Establishment and development of public utility service. 31. Maintenance of a specific mosque(s) with & without an income generating project(s).32. Maintenance of a specific graveyard with & without an income generating project(s). 33. Maintenance of a specific Eidgah(s) with/without an income generating project(s)

Avgi v Dfqc`f` D`3` w`b`q`g`e`j`x` G`e`s` G`Z` m`sp`v`S`-c`d`h`j` Z` m`K`j` A`v`B`b` t`g`t`b` P`j` t`z` i`v`R`x` n`q` w`b`a`f`e`f`f`f`i` K`f`i` A`T` P`r`i`3`b`i`g`v` m`a`u`i`b` K`i`j`v`g` (We, the undersigned, are agreed to accomplish this contract standing for all aforementioned conditions & prevailing laws regarding the matter) |

<p>w`m`w`e`a`v`i`/w`m`w`e`a`v`i`M`t`f`i` b`i`g`_`f`f`f`i` I` Z`w`i`L` (Name of the Account holder(s), Signature & date):</p> <p>1)</p> <p>2)</p> <p>3)</p>	<p>m`s`i`k`o` K`g`K`Z`A` `f`f`f`i` I` Z`w`i`L` (b`v`g`h`f`p` m`j` m`n`)</p> <p>Signature of the concerned official and date (Seal with name)</p>
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